

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Paula A Hagen  
Debtor

Case No. 11-12361-jps  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 215aBAPC

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Jul 31, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2014.

db  
20751906 Paula A Hagen, 1306 Barrow Ct., Winston Salem, NC 27103-4849  
Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973,  
Madison, WI 53708-8973  
20474363 State of Ohio Department of Taxation, PO Box 530, Columbus Ohio 43216-0530  
20474364 Sunrise Credit Services Inc, PO Box 9100, Farmingdale NY 11735-9100  
20474365 Ted M Traut Esq, Weltman Weinberg Reis Co, 323 W Lakeside Ave Ste 200,  
Cleveland OH 44113-1099  
20474367 Tracy R Schwotzer Esq, Weltman Weinberg Reis Co, 323 W Lakeside Ave Ste 200,  
Cleveland OH 44113-1099  
20474368 +US Department of Education, 2401 International Ln, Madison WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

20474357 +EDI: BANKAMER2.COM Jul 31 2014 21:38:00 Bank of America, PO Box 17054,  
Wilmington DE 19850-7054  
20474358 +EDI: CHASE.COM Jul 31 2014 21:38:00 Chase, PO Box 15298, Wilmington DE 19850-5298  
20601729 EDI: CHASE.COM Jul 31 2014 21:38:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
20474359 +EDI: CITICORP.COM Jul 31 2014 21:38:00 Citibank, PO Box 6241, Sioux Falls SD 57117-6241  
20474360 EDI: DISCOVER.COM Jul 31 2014 21:38:00 Discover Financial Services LLC, PO Box 15316,  
Wilmington DE 19850  
20493538 EDI: DISCOVER.COM Jul 31 2014 21:38:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
20541681 +EDI: BANKAMER.COM Jul 31 2014 21:38:00 FIA Card Services, NA as successor in interest to,  
Bank of America NA and MBNA America Bank, 1000 Samoset Drive, DE5-023-03-03,  
Newark, DE 19713-6000  
20474361 E-mail/Text: bankruptcydepartment@ncogroup.com Jul 31 2014 21:55:17 NCO Financial Systems,  
PO Box 15889, Wilmington DE 19850-5889  
20589688 +EDI: OPHSUBSID.COM Jul 31 2014 21:38:00 Oak Harbor Capital II, L.L.C.,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
20474362 +EDI: SEARS.COM Jul 31 2014 21:38:00 Sears, 701 East 60th St N, Sioux Falls SD 57104-0432  
20474366 +E-mail/Text: TFSBANKRUPTCIES@THIRDFEDERAL.COM Jul 31 2014 21:54:30  
Third Federal Savings Loan, 7007 Broadway Ave, Cleveland OH 44105-1490  
20715527 EDI: ECAST.COM Jul 31 2014 21:38:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Third Federal Savings and Loan Association of Clev  
cr\* +Oak Harbor Capital II, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2014

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2014 at the address(es) listed below:

Amy M Blythe on behalf of Creditor Third Federal Savings and Loan Association of Cleveland  
bankruptcy@carlisle-law.com, bankruptcy@carlisle-law.com  
Amy M. Blythe on behalf of Creditor Third Federal Savings and Loan Association of Cleveland  
bankruptcy@carlisle-law.com  
Craig H Shopneck chl3shopneck@chl3cleve.com, cshopneck13@ecf.epiqsystems.com  
Paul S. Kuzmickas on behalf of Debtor Paula A Hagen pkuzmickas@lawlh.com,  
koconnor@lawlh.com;lsekanic@lawlh.com

TOTAL: 4

Northern District Of Ohio  
United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Paula A Hagen

**Case No.:** 11-12361-jps

aka Paula Ann Hagen-

**Chapter:** 13

**Address:**

1306 Barrow Ct.  
Winston Salem, NC 27103-4849

**Last four digits of Social Security No.:**

xxx-xx-4892

**DISCHARGE OF DEBTOR AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**Dated:** July 30, 2014  
Form ohnb215BAPCP

/s/ Jessica E. Price Smith  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injury or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**